

REMARKS

Claims 58-111 are pending. Claims 1-57 have been previously withdrawn. Claims 108-111 are allowed. Claims 58-107 are rejected. The specification is objected to.

In this Response, claims 58, 72, 83, 108, and 111 have been amended. Claims 60, 61, 80, and 81 have been canceled. The specification has been amended. No new matter has been added.

Objection to the Specification

The specification is objected to because the “title of the invention is not descriptive.” Further, the Examiner suggest that “[l]egal wording like ‘system’ and ‘methods’ etc should be removed.” Accordingly, the title has been amended to recite “DELIVERY OF FINANCIAL SERVICES TO REMOTE DEVICES.”

The specification is also objected to because the abstract is longer than 150 words. The abstract has been amended accordingly.

In light of the amendments to the title and the abstract, the undersigned representative respectfully requests that the Examiner withdraw the objections to the specification.

Rejection of Claims 58-71, 83-109, and 111 Under 35 U.S.C. § 101

Claims 58-71, 83-109, and 111 are rejected under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter. On page 3, the Examiner states that the “claimed invention is not statutory because they are not tangibly embodied. The Examiner has provided one way to over come this rejection.” More specifically, the Examiner suggests amending the preamble of claims 58, 83, 108, and 111 to recite “tangibly embodied on a computer readable medium.” Accordingly, claims 58, 83, 108, and 111 have been amended to recite “tangibly embodied on at least one computer readable medium.” Claims 58, 83, 108, and 111 are now believed to be in condition for allowance. Further, dependent claims 59-71, 84-107, and 109 are also believed to be allowable as they contain the limitations of the claims on which they depend. Therefore, the undersigned representative

respectfully requests that the Examiner withdraw the rejection of claims 58-71, 83-109, and 111 under 35 U.S.C. § 101.

Claim Interpretation

The Examiner states, “For claims 60, 61, 80 and 81 the type of user is treated as data. The type of user offers no furthering limitations.” The undersigned representative understands that the cancellation of claims 60, 61, 80, and 81 will not reduce the scope or entitlement of the claims of the patent application. Accordingly, claims 60, 61, 80, and 81 have been cancelled. However, the undersigned representative reserves the right to file these claims in a continuation application.

Rejection of Claims 58-63 and 67 Under 35 U.S.C. § 102(e)

Claims 58-63 and 67 are rejected under 35 U.S.C. § 102(e) as being anticipated by Gish (U.S. Patent No. 6,052,711). This rejection is respectfully traversed. Claim 58, as amended, recites “wherein business rules are procured in reply to requests from the mini-app dialog component and the transaction executor component.” Gish does not disclose “wherein business rules are procured in reply to requests from the mini-app dialog component and the transaction executor component.” On page 13 of the Office Action, the Examiner states that “The Examiner can not locate a teaching the specifically shows geographic regions as objects (Gish, col, lines) and the encapsulation of rules (methods) in combination or separately with sufficient motive to combine with existing limitations.”

Therefore, it is believed that claim 58 is in condition for allowance. Further, dependent claims 59, 62, 63, and 67 are also believed to be allowable as they contain the limitations of the claims on which they depend. Note that this rejection is moot with respect to claims 60 and 61, which were canceled above in this Response. The undersigned representative respectfully requests that the Examiner withdraw the rejection of claims 58-63 and 67 under 35 U.S.C. § 102(e).

Rejection of Claims 64-66 and 72-107 Under 35 U.S.C. § 103(a)

Claims 64-66 and 72-107 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Gish as applied to claims 58-63 above and further in view of Lam (U.S. Patent No. 5,926,636). This rejection is respectfully traversed.

Claim 72, as amended, recites “registering a rule authority for each request and for directing requests for a service function to the appropriate rule authority.” Neither Gish nor Lam, alone or in combination, teach or suggest “registering a rule authority for each request and for directing requests for a service function to the appropriate rule authority.” On page 13 of the Office Action, the Examiner states that “The Examiner can not locate a teaching the specifically shows geographic regions as objects (Gish, col, lines) and the encapsulation of rules (methods) in combination or separately with sufficient motive to combine with existing limitations.” Therefore, it is believed that claim 72, as amended, is in condition for allowance.

Claim 83, as amended, recites “wherein business rules are procured in reply to requests from the transaction executor component.” Neither Gish nor Lam, alone or in combination, teach or suggest “wherein business rules are procured in reply to requests from the transaction executor component.” On page 13 of the Office Action, the Examiner states that “The Examiner can not locate a teaching the specifically shows geographic regions as objects (Gish, col, lines) and the encapsulation of rules (methods) in combination or separately with sufficient motive to combine with existing limitations.” Therefore, it is believed that claim 83, as amended, is in condition for allowance.

Further, dependent claims 64-66, 73-79, 82, and 84-107 are also believed to be allowable as they contain the limitations of the claims on which they depend. Note that this rejection is moot with respect to claims 80 and 81, which were canceled above in this Response. The undersigned representative respectfully requests that the Examiner withdraw the rejection of claims 64-66 and 72-107 under 35 U.S.C. § 103(a).

Rejection of Claims 68-70 Under 35 U.S.C. § 103(a)

Claims 68-70 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Gish as applied to claims 58 above, and further in view of Cowan (U.S. Patent No. 5,828,840). This rejection is respectfully traversed. The undersigned representative submits that claim 58 is in condition for allowance, as discussed above. Cowan does not cure the deficiencies of the other cited references. As a result, dependent claims 68-70 are also allowable as they contain limitations of the claims on which they depend. Therefore, the undersigned representative respectfully requests that the Examiner withdraw the rejection of claims 68-70 under 35 U.S.C. § 103(a).

Rejection of Claim 71 Under 35 U.S.C. § 103(a)

Claim 71 is rejected under 35 U.S.C. § 103(a) as being unpatentable over Gish as applied to claim 58 above, and further in view of Hawkins (U.S. Patent No. 6,000,000). This rejection is respectfully traversed. The undersigned representative submits that claim 58 is in condition for allowance, as discussed above. Hawkins does not cure the deficiencies of the other cited references. As a result, dependent claim 71 is also allowable as it contains limitations of the claim on which it depends. Therefore, the undersigned representative respectfully requests that the Examiner withdraw the rejection of claim 71 under 35 U.S.C. § 103(a).

Allowable Subject Matter

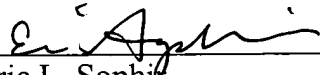
Claims 108-111 are allowable. The undersigned representative would like to thank the Examiner for the indication of allowable subject matter in claims 108-111.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458.

Respectfully submitted,

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